

**United States Bankruptcy Court**

Eastern District of Texas  
**Case No. 11-42940**  
**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fariba Davoodi  
4648 Adrian Way  
Plano, TX 75024

Social Security No.:  
xxx-xx-6121

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/28/11

Brenda T. Rhoades  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Fariba Davoodi  
Debtor

Case No. 11-42940-btr  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0540-4

User: admin  
Form ID: B18

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Total Noticed: 38

Date Rcvd: Dec 28, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2011.

db +Fariba Davoodi, 4648 Adrian Way, Plano, TX 75024-2118  
6120182 Attorney General of Texas, Collections Div/Bankruptcy Sec, P. O. Box 12548, Austin, TX 78711-2548  
6120189 +Collin County/Kenneth L. Maun, 2300 Bloom Dale Rd., Ste. 2324, McKinney, TX 75071-8517  
6120190 +DATCU Credit Union, P.O. Box 827, Denton, TX 76202-0827  
6120191 +Denton ATCU, 225 W Mulberry Street, Denton, TX 76201-6011  
6120195 Esther Herrera (Audit Division), Comptroller of Public Accts., 111 E. 17th Street, Austin, TX 78774-0100  
6120197 +GMAC Mortgage, P.O. Box 4622, Waterloo, IA 50704-4622  
6120198 Hamid Schwieder, Meisen Weg 9, 35066 Frankenberg/E Germany  
6120201 +I. C. System, Inc., 444 Highway 96 East, St. Paul, MN 55127-2557  
6120205 JP Morgan Chase Bank, N.A., P.O. Box 650754, San Antonio, TX 78265-9754  
6120204 +John Sharp/State Comptroller, Revenue Accounting Div/Bankruptcy, P. O. Box 13528, Austin, TX 78711-3528  
6120207 +State Farm Insurance, c/o Silver & Assoc., Ltd., 1540 E. Dundee Rd., Ste. 160, Palatine, IL 60074-8322  
6120211 +Texas Comptroller of Public Accts., 9221 LBJ Frwy., Ste. 200, Dallas, TX 75243-4410  
6120212 +Tina Davoodi, 819 W. Arapaho Rd., 24B, #263, Richardson, TX 75080-5045  
6120213 United States Attorney's Office, 110 North College Avenue, Suite 700, Tyler, TX 75702-0204  
6120215 +WFFNB Retail, P.O. Box 94498, Las Vegas, NV 89193-4498  
6120216 +WFFNB/Empire Today, P.O. Box 10475, Des Moines, IA 50306-0475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMAWEISBART.COM Dec 29 2011 02:18:00 Mark A. Weisbart,  
The Law Offices of Mark A. Weisbart, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366  
cr +EDI: BASSASSOC.COM Dec 29 2011 02:18:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
6120181 EDI: AMEREXPR.COM Dec 29 2011 02:18:00 American Express, Attn: Special Research,  
P.O. Box 981540, El Paso, TX 79998-1540  
6120184 EDI: CHASE.COM Dec 29 2011 02:18:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
6120183 +EDI: CHASE.COM Dec 29 2011 02:18:00 Chase, 201 N. Walnut St., DE1-1027,  
Wilmington, DE 19801-2920  
6120186 +EDI: CHASE.COM Dec 29 2011 02:18:00 Chase, P.O. Box 33035, Louieville, KY 40232-3035  
6120187 +EDI: CHASE.COM Dec 29 2011 02:18:00 Chase Bank, OH1-1188,  
340 S. Cleveland Ave., Bldg. 370, Westerville, OH 43081-8917  
6120188 EDI: CITICORP.COM Dec 29 2011 02:18:00 CitiBusiness Card, P.O. Box 6235,  
Sioux Falls, SD 57117-6235  
6120192 EDI: DISCOVER.COM Dec 29 2011 02:18:00 Discover, P.O. Box 30943, Salt Lake City, UT 84130  
6120194 +EDI: TSYS2.COM Dec 29 2011 02:18:00 DSNB Macys, 9111 Duke Blvd., Mason, OH 45040-8999  
6120193 +EDI: DISCOVER.COM Dec 29 2011 02:18:00 Discover Financial, Attn.: Bankruptcy Dept.,  
P.O. Box 3025, New Albany, OH 43054-3025  
6120196 +EDI: RMSC.COM Dec 29 2011 02:18:00 GEMB/JC Penny, Attn.: Bankruptcy, P.O. Box 103104,  
Roswell, GA 30076-9104  
6120200 EDI: HFC.COM Dec 29 2011 02:18:00 HSBC/Best Buy, HSBC Retail Scs., P.O. Box 15521,  
Wilmington, DE 19850-5521  
6120199 +EDI: HFC.COM Dec 29 2011 02:18:00 HSBC/Best Buy, Attn: Bankruptcy, P.O. Box 5895,  
Carol Stream, IL 60197-5895  
6120201 +EDI: ICSYSTEM.COM Dec 29 2011 02:18:00 I. C. System, Inc., 444 Highway 96 East,  
St. Paul, MN 55127-2557  
6120202 EDI: IRS.COM Dec 29 2011 02:18:00 Internal Revenue Service,  
Centralized Insolvency Operation, P. O. Box 21126, Philadelphia, PA 19114  
6120203 EDI: RMSC.COM Dec 29 2011 02:18:00 JC Penney, Attn: Bankruptcy, P.O. Box 965009,  
Orlando, FL 32896-5009  
6120206 +EDI: TSYS2.COM Dec 29 2011 02:18:00 Macy's, Attn.: Bankruptcy Dept., P.O. Box 8053,  
Mason, OH 45040-8053  
6120208 EDI: AISTMBL.COM Dec 29 2011 02:18:00 T-Mobile, c/o Customer Relations, P.O. Box 37380,  
Albuquerque, NM 87176-7380  
6120209 EDI: WTRRNBNK.COM Dec 29 2011 02:18:00 Target Nation Bank, c/o Target Credit Svcs.,  
P.O. Box 1581, Minneapolis, MN 55440-1581  
6120210 +EDI: WTRRNBNK.COM Dec 29 2011 02:18:00 Target National Bank - Visa,  
c/o Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475  
6120214 E-mail/Text: ustpregion06.ty.ecf@usdoj.gov Dec 29 2011 02:30:57  
United States Trustee's Office, 110 North College Avenue, Suite 300, Tyler, TX 75702-7231  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DATCU Credit Union f/k/a Denton Area Teachers Cred  
6120185\* Chase, P.O. Box 15298, Wilmington, DE 19850-5298

TOTALS: 1, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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User: admin  
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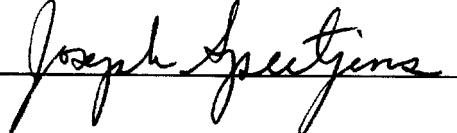
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2011

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is fluid and cursive, with a distinct 'J' at the beginning.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2011 at the address(es) listed below:

Mark A. Weisbart weisbartm@earthlink.net,  
mweisbart@ecf.epiqsystems.com;tarah\_simmons@earthlink.net  
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
US Trustee USTPRegion06.TY.ECF@USDOJ.GOV  
William F. Kunofsky on behalf of Debtor Fariba Davoodi ecffilings@debtfighters.com,  
wkunofsky@debtfighters.com;sherita@debtfighters.com

TOTAL: 4